



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [UMPQUA HOLDINGS CORPORATION](#)

City/State [PORTLAND, OR](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [30,891,479](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UMPQUA HOLDINGS CORPORATION](#)
[ONE SOUTHWEST COLUMBIA STREET, S-1200](#)
[PORTLAND, OR 97204](#)

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	29,995,494			29,113,147			29,159,574			27,964,825			26,224,091		
Net income (\$000)	331,946			-1,674,150			-1,523,420			354,095			316,263		
Number of BHCs in peer group	132			130			128			125			118		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.08	2.65	80	3	2.80	63	3.06	2.77	70	3.33	3.01	61	3.62	3.08	82
+ Non-interest income	1.20	1.09	60	1.29	1.21	59	1.39	1.21	63	0.91	1.32	38	1.04	1.31	45
- Overhead expense	2.49	2.21	74	10.76	2.59	99	8.77	2.57	98	2.56	2.69	48	2.80	2.71	62
- Provision for credit losses	-0.19	-0.12	33	0.86	0.66	74	0.66	0.51	75	0.26	0.15	80	0.21	0.14	77
+ Securities gains (losses)	0	0.01	40	0	0.03	33	0	0.02	31	-0.03	0.01	2	0	0	60
+ Other tax equivalent adjustments	0	0	15	0	0	45	0	0	48	0	0	77	0	0	45
= Pretax net operating income (tax equivalent)	1.98	1.76	69	-7.32	0.91	1	-4.97	1.04	1	1.70	1.56	60	1.64	1.57	53
Net operating income	1.48	1.34	67	-7.67	0.70	0	-5.22	0.81	1	1.27	1.19	53	1.21	1.24	41
Net income	1.48	1.34	67	-7.67	0.71	0	-5.22	0.82	1	1.27	1.19	53	1.21	1.24	41
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.39	3.12	65	3.79	3.64	58	3.76	3.55	63	4.67	4.41	69	4.71	4.24	78
Interest expense	0.16	0.26	28	0.54	0.58	52	0.48	0.52	52	0.86	1.08	34	0.57	0.86	25
Net interest income (tax equivalent)	3.22	2.85	75	3.25	3.05	58	3.29	3.01	65	3.81	3.33	72	4.14	3.38	84
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.22	0.12	76	0.30	0.28	65	0.32	0.27	67	0.29	0.21	73	0.27	0.22	71
Earnings coverage of net loan and lease losses (X)	10.88	26.30	33	-27.56	20.97	3	-17.78	22.91	3	9.06	24.40	35	9.27	21.75	33
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	1.32	37	1.54	1.58	56	1.51	1.58	51	0.74	0.83	41	0.71	0.90	31
Allowance for loan and lease losses / Total loans and leases	1.15	1.30	37	1.49	1.55	54	1.46	1.55	47	0.73	0.81	42	0.70	0.89	31
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.12	0.58	8	0.12	0.71	4	0.15	0.71	5	0.14	0.57	8	0.30	0.61	16
30-89 days past due loans and leases / Total loans and leases	0.19	0.29	38	0.29	0.37	47	0.32	0.39	51	0.20	0.43	23	0.19	0.44	20
Liquidity and Funding															
Net noncore funding dependence	-8.17	-3.31	33	3.60	6.19	45	0.40	3.20	45	10.87	14.45	37	12.57	16.62	40
Net short-term noncore funding dependence	-8.80	-9.17	42	2.79	-2.71	66	-0.36	-4.76	65	6.68	3.38	54	6.89	4.66	48
Net loans and leases / Total assets	71.43	58.81	84	77.33	63	87	75.99	61.58	89	74.71	63.77	79	75.89	63.98	82
Capitalization															
Tier 1 leverage ratio	8.96	9.07	51	8.59	9.05	40	8.98	9.13	47	9.16	9.76	40	9.31	9.71	42
Holding company equity capital / Total assets	8.81	10.79	19	8.87	11.12	16	9.25	11.16	24	14.95	12.43	81	15.06	12.22	82
Total equity capital (including minority interest) / Total assets	8.81	10.91	18	8.87	11.24	15	9.25	11.29	22	14.95	12.57	80	15.06	12.27	82
Common equity tier 1 capital / Total risk-weighted assets	12.03	12.64	46	11.69	12.26	41	12.31	12.38	54	11.20	12.17	34	10.73	12.12	33
Net loans and leases / Equity capital (X)	8.10	5.47	90	8.72	5.73	92	8.21	5.58	89	5	5.21	48	5.04	5.29	45
Cash dividends / Net income	41.90	27.22	81		49.74			42.30		52.52	33.12	82	57.29	27.31	92
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02				17.36
Growth Rates															
Assets	4.94	9.51	30	1.75	16.67	8	1.35	16.68	10	7.08	9.26	54	4.66	7	50
Equity capital	4.30	7.52	40	-39.15	6.54	0	-37.31	6.99	1	6.35	10.49	42	1.04	7.89	27
Net loans and leases	-3.08	-0.66	45	4.82	12.75	26	3.09	9.07	30	5.42	9.10	47	6.49	7.89	51
Noncore funding	-54.82	-21.64	9	-32.26	-6.57	18	-36.72	-12.18	21	11.82	6.59	65	29.04	10.67	82
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	104.86	103.15	66	108.99	103.27	80	108.85	102.81	82	107.08	103.22	73	108.19	103.10	78
Cash from ops + noncash items + op expense / Op expense + dividends	236.83	155.61	80	109.77	142.45	38	107.21	147.24	30	109.98	190.27	21	106.98	174.91	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	654,288	692,978	928,726	1,022,144	942,411	-5.58	5.68
Income from lease financing receivables.....	17,860	21,110	27,225	33,866	35,405	-15.40	-28.19
Fully taxable income on loans and leases.....	661,245	701,255	939,436	1,038,732	962,016	-5.71	4.24
Tax-exempt income on loans and leases.....	10,903	12,833	16,515	17,278	15,800	-15.04	13.03
Estimated tax benefit on income on loans and leases.....	2,983	3,510	4,517	4,725	4,321	-15.00	-25.61
Income on loans and leases (tax equivalent).....	675,131	717,598	960,468	1,060,735	982,137	-5.92	4.18
Investment interest income (tax equivalent).....	49,319	41,366	54,881	64,725	85,936	19.22	9.78
Interest on balances due from depository institutions.....	2,635	4,207	4,739	14,180	8,665	-37.37	18.59
Interest income on other earning assets.....	1,449	2,202	3,234	3,119	2,723	-34.20	13.29
Total interest income (tax equivalent).....	728,534	765,373	1,023,322	1,142,759	1,079,461	-4.81	4.61
Interest on time deposits of \$250K or more	5,086	16,066	18,850	23,772	14,858	-68.34	
Interest on time deposits < \$250K.....	11,329	45,605	55,026	73,750	41,197	-75.16	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,379	23,962	26,324	70,419	38,452	-73.38	-37.24
Interest on other borrowings and trading liabilities.....	12,126	23,903	29,909	42,501	35,825	-49.27	-47.71
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	34,920	109,536	130,109	210,442	130,332	-68.12	-28.94
Net interest income (tax equivalent).....	693,614	655,837	893,213	932,317	949,129	5.76	7.15
Non-interest income.....	271,056	282,642	405,027	254,508	273,041	-4.10	38.01
Adjusted operating income (tax equivalent)	964,670	938,479	1,298,240	1,186,825	1,222,170	2.79	14.34
Overhead expense.....	560,314	2,350,026	2,557,560	714,949	735,499	-76.16	1.25
Provision for credit losses.....	-41,915	188,771	191,875	72,515	55,905		
Securities gains (losses)	4	190	190	-7,184	14	-97.89	-99.53
Other tax equivalent adjustments	-1	0	0	1	0		
Pretax net operating income (tax equivalent).....	445,229	-1,599,186	-1,450,236	475,653	429,296		69.50
Applicable income taxes	109,072	70,204	67,000	114,808	106,423	55.36	18.23
Tax equivalent adjustments	4,211	4,760	6,184	6,750	6,610	-11.53	-37.66
Applicable income taxes (tax equivalent).....	113,283	74,964	73,184	121,558	113,033	51.12	14.41
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	331,946	-1,674,150	-1,523,420	354,095	316,263		102.82
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	331,946	-1,674,150	-1,523,420	354,095	316,263		102.82
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	331,946	-1,674,150	-1,523,420	354,095	316,263		102.82
Investment securities income (tax equivalent).....	49,319	41,366	54,881	64,725	85,936	19.22	9.78
US Treasury and agency securities (excluding mortgage-backed securities)	11,258	11,026	14,675	6,206	605	2.10	
Mortgage-backed securities	30,753	22,743	30,109	46,743	72,681	35.22	-12.10
All other securities	7,308	7,597	10,097	11,776	12,650	-3.81	-26.47
Cash dividends declared.....	139,094	92,966	139,532	185,967	181,172	49.62	30.87
Common	139,094	92,966	139,532	185,967	181,172	49.62	30.87
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021	09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.24	2.90	74	3.51	3.35	63	3.51	3.27	68	4.09	4	59	4.12	3.87	68
Less: Interest expense	0.16	0.24	31	0.50	0.54	53	0.45	0.48	53	0.75	0.98	34	0.50	0.79	25
Equals: Net interest income (tax equivalent)	3.08	2.65	80	3	2.80	63	3.06	2.77	70	3.33	3.01	61	3.62	3.08	82
Plus: Non-interest income	1.20	1.09	60	1.29	1.21	59	1.39	1.21	63	0.91	1.32	38	1.04	1.31	45
Equals: adjusted operating income (tax equivalent)	4.29	3.80	78	4.30	4.06	68	4.45	4.04	75	4.24	4.41	42	4.66	4.46	63
Less: Overhead expense	2.49	2.21	74	10.76	2.59	99	8.77	2.57	98	2.56	2.69	48	2.80	2.71	62
Less: Provision for credit losses	-0.19	-0.12	33	0.86	0.66	74	0.66	0.51	75	0.26	0.15	80	0.21	0.14	77
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	42	0	0.03	35	0	0.02	32	-0.03	0.01	2	0	0	60
Plus: other tax equivalent adjustments	0	0	15	0	0	45	0	0	48	0	0	77	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.98	1.76	69	-7.32	0.91	1	-4.97	1.04	1	1.70	1.56	60	1.64	1.57	53
Less: Applicable income taxes (tax equivalent)	0.50	0.41	77	0.34	0.21	85	0.25	0.23	55	0.43	0.36	73	0.43	0.33	81
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.48	1.34	67	-7.67	0.70	0	-5.22	0.81	1	1.27	1.19	53	1.21	1.24	41
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.48	1.34	67	-7.67	0.71	0	-5.22	0.82	1	1.27	1.19	53	1.21	1.24	41
Memo: Net income (last four quarters)	1.62	1.30	79	-5.47	0.81	0	-5.22	0.82	1	1.27	1.19	54	1.21	1.24	41
Net income—BHC and noncontrolling (minority) interest	1.48	1.35	67	-7.67	0.72	0	-5.22	0.83	1	1.27	1.20	53	1.21	1.25	40
Margin Analysis															
Average earning assets / Average assets	95.63	93.09	80	92.52	92.11	57	93.24	92.32	62	87.58	91.05	15	87.32	91.48	11
Average interest-bearing funds / Average assets	55	61.98	21	59.30	64.67	25	58.67	64.06	24	59.74	65.57	25	58.36	65.56	19
Interest income (tax equivalent) / Average earning assets	3.39	3.12	65	3.79	3.64	58	3.76	3.55	63	4.67	4.41	69	4.71	4.24	78
Interest expense / Average earning assets	0.16	0.26	28	0.54	0.58	52	0.48	0.52	52	0.86	1.08	34	0.57	0.86	25
Net interest income (tax equivalent) / Average earning assets	3.22	2.85	75	3.25	3.05	58	3.29	3.01	65	3.81	3.33	72	4.14	3.38	84
Yield or Cost															
Total loans and leases (tax equivalent)	4.02	4.07	50	4.26	4.35	50	4.26	4.27	52	5.08	5.09	54	5.04	4.95	64
Interest-bearing bank balances	0.13	0.13	48	0.38	0.36	61	0.29	0.27	59	2.13	2.04	49	2.26	1.64	87
Federal funds sold and reverse repos	0	0.25	21	0	0.75	5	0	0.68	7	0	2.44	4	0	2.17	2
Trading assets	2.43	0.45	92	2.75	0.65	89	5.14	0.60	95	6.68	0.99	96	5.91	1.11	96
Total earning assets	3.37	3.09	67	3.77	3.61	58	3.74	3.51	62	4.64	4.36	69	4.69	4.20	79
Investment securities (tax equivalent)	1.93	1.77	62	1.87	2.36	17	1.85	2.25	21	2.23	2.76	5	2.91	2.68	72
US Treasury and agency securities (excluding mortgage-backed securities)	2	1.23	87	2.13	1.85	63	2.12	1.75	70	1.58	2.32	11	1.51	2.05	15
Mortgage-backed securities	1.71	1.55	66	1.67	2.17	12	1.65	2.05	18	2.18	2.61	6	2.73	2.50	79
All other securities	3.65	2.85	77	4.10	3.28	81	4.02	3.24	78	4.39	4.06	76	4.22	4.20	72
Interest-bearing deposits	0.20	0.22	51	0.73	0.60	64	0.65	0.53	65	1.12	1.10	56	0.68	0.81	41
Time deposits of \$250K or more	0.95	0.70	78	1.85	1.53	81	1.70	1.42	79	2.14	1.96	61	1.82	1.44	80
Time deposits < \$250K	0.92	0.67	77	2.10	1.47	95	2.03	1.36	94	2.20	1.82	72	1.54	1.29	68
Other domestic deposits	0.07	0.16	21	0.28	0.41	31	0.23	0.36	28	0.67	0.93	32	0.37	0.67	19
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.07	0.18	32	0.25	0.71	15	0.21	0.62	13	0.65	1.86	20	0.18	1.51	6
Other borrowed funds and trading liabilities	1.42	1.29	54	1.40	1.54	44	1.35	1.50	44	1.72	2.38	18	1.72	2.28	14
All interest-bearing funds	0.28	0.38	36	0.85	0.82	57	0.76	0.74	58	1.26	1.49	33	0.85	1.19	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	271,056	282,642	405,027	254,508	273,041
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	29,653	29,555	39,340	44,308	41,715
Trading revenue.....	1,041	831	1,982	2,131	-81
Investment banking fees and commissions.....	4,803	10,709	14,607	15,101	15,503
Insurance activities revenue.....	3,389	3,527	4,504	4,874	4,331
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	11,635	-31,009	-34,768	-265	30,538
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	145,712	227,260	313,529	111,060	97,286
Other non-interest income.....	74,823	41,769	65,833	77,299	83,749
Total overhead expenses	560,314	2,350,026	2,557,560	714,949	735,499
Personnel expense.....	362,281	345,920	478,095	416,178	421,530
Net occupancy expense.....	53,982	59,555	79,891	83,787	131,070
Goodwill impairment losses	0	1,784,936	1,784,936	0	0
Amortization expenses and impairment loss (other intangible assets).....	3,390	3,740	4,986	5,618	6,166
Other operating expenses.....	140,661	155,875	209,652	209,366	176,733
Fee income on mutual funds and annuities.....	875	1,819	2,595	2,671	2,987
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,736	3,846	3,824	3,943	3,928
Average personnel expense per employee.....	96.97	89.94	125.02	105.55	107.31
Average assets per employee.....	8,028.77	7,569.72	7,625.41	7,092.27	6,676.19

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.32	2.14	32	0.64	2.09	35	0.64	2.02	35	1.05	2.72	36	1.09	3.08
Overhead expenses / Net Interest Income + non-interest income	58.34	58.85	41	251.68	62.06	97	197.94	62.28	97	60.58	61.29	51	60.51	60.88
Percent of Average Assets														
Total overhead expense	2.49	2.21	74	10.76	2.59	99	8.77	2.57	98	2.56	2.69	48	2.80	2.71
Personnel expense.....	1.61	1.23	85	1.58	1.30	79	1.64	1.30	80	1.49	1.41	57	1.61	1.44
Net occupancy expense.....	0.24	0.24	51	0.27	0.26	58	0.27	0.26	58	0.30	0.28	61	0.50	0.28
Other operating expenses.....	0.64	0.72	46	8.91	0.95	99	6.86	0.94	99	0.77	0.97	40	0.70	0.97
Overhead less non-interest income	1.29	1.08	63	9.47	1.27	98	7.38	1.25	98	1.65	1.32	72	1.76	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	58.08	58.34	41	250.41	61.60	97	197	61.82	97	60.24	60.64	53	60.18	60.37
Personnel expense.....	37.55	32.89	74	36.86	32.31	78	36.83	32.36	75	35.07	32.39	64	34.49	32.51
Net occupancy expense.....	5.60	6.26	36	6.35	6.55	45	6.15	6.58	41	7.06	6.52	62	10.72	6.48
Other operating expenses.....	14.93	18.68	21	207.20	22.16	97	154.02	22.28	97	18.11	21.20	36	14.97	20.90
Total non-interest income	28.10	28.20	56	30.12	28.52	60	31.20	28.83	58	21.44	29.23	37	22.34	28.50
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14
Service charges on domestic deposit accounts	3.07	3.25	43	3.15	3.23	48	3.03	3.27	44	3.73	3.88	46	3.41	4.15
Trading revenue.....	0.11	0.68	56	0.09	1.37	50	0.15	1.28	49	0.18	1.18	46	-0.01	0.85
Investment banking fees and commissions.....	0.50	2.46	29	1.14	2.59	45	1.13	2.46	44	1.27	3.54	42	1.27	3.42
Insurance activities revenue.....	0.35	0.38	69	0.38	0.41	70	0.35	0.41	70	0.41	0.47	71	0.35	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	1.21	0.56	81	-3.30	-0.04	6	-2.68	0.01	6	-0.02	0.28	10	2.50	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	15.10	3.64	93	24.22	3.74	95	24.15	3.92	96	9.36	1.86	96	7.96	1.61
Other non-interest income.....	7.76	9.39	50	4.45	9.49	25	5.07	9.65	26	6.51	10.04	30	6.85	9.86
Overhead less non-interest income	29.99	29.67	42	220.29	31.97	97	165.80	31.93	96	38.80	31.06	72	37.84	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.50	21.49	81		18.64			18.63		24.14	20.56	79	24.79	19.04
Applicable income tax + TE / Pretax net operating income + TE	25.44	23.11	80		22.16			21.18		25.56	23.23	76	26.33	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	16,810,376	16,327,263	16,076,768	16,590,824	15,457,377	2,96	22.65	
Commercial and industrial loans	4,356,869	5,371,724	5,144,204	3,566,058	3,375,261	-18.89	72.56	
Loans to individuals	193,663	319,285	294,399	409,462	587,299	-39.34	-68.63	
Loans to depository institutions and acceptances of other banks	503	226	279	115	0	122.57		
Agricultural loans	170,294	217,780	182,344	284,260	290,986	-21.80	-33.75	
Other loans and leases	790,701	874,155	847,598	858,396	878,204	-9.55	-7.23	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	22,322,406	23,110,433	22,545,592	21,709,115	20,589,127	-3.41	24.31	
Less: Allowance for loan and lease losses	257,560	345,049	328,401	157,629	144,871	-25.36	92.65	
Net loans and leases	22,064,846	22,765,384	22,217,191	21,551,486	20,444,256	-3.08	23.79	
Debt securities that reprice or mature in over 1 year	3,700,689	2,882,571	2,914,411	2,774,025	2,925,617	28.38	47.05	
Mutual funds and equity securities	69,158	70,376	70,203	67,133	50,475	-1.73	330.10	
Subtotal	25,834,693	25,718,331	25,201,805	24,392,644	23,420,348	0.45	27.00	
Interest-bearing bank balances	3,349,033	1,849,130	2,202,960	980,157	287,217	81.11	203.79	
Federal funds sold and reverse repos	2	2	2	1	1	0.00	100.00	
Debt securities that reprice or mature within 1 year	25,277	19,218	21,181	43,917	55,097	31.53	338.84	
Trading assets	12,418	12,393	12,874	13,032	11,366	0.20	14.28	
Total earning assets	29,221,423	27,599,074	27,438,822	25,429,751	23,774,029	5.88	36.16	
Non-interest-bearing cash and due from depository institutions	395,415	371,900	359,035	383,777	335,168	6.32	8.63	
Premises, fixed assets, and leases	251,277	280,018	270,919	294,225	203,783	-10.26	-4.15	
Other real estate owned	1,869	2,369	1,810	3,295	10,958	-21.11	-77.50	
Investment in unconsolidated subsidiaries	138,433	124,007	122,511	102,177	53,108	11.63	267.38	
Intangible and other assets	883,062	1,060,073	1,042,078	2,633,584	2,562,735	-16.70	-66.17	
Total assets	30,891,479	29,437,441	29,235,175	28,846,809	26,939,781	4.94	24.84	
Quarterly average assets	30,558,489	29,428,259	29,298,853	28,981,387	26,672,224	3.84	25.12	
Average loans and leases (YTD)	22,412,047	22,477,570	22,566,920	20,886,276	19,483,570	-0.29	29.97	
Memoranda								
Loans held-for-sale	352,466	683,960	766,225	513,431	166,461	-48.47	-37.69	
Loans not held-for-sale	21,969,940	22,426,473	21,779,367	21,195,684	20,422,666	-2.04	26.32	
Real estate loans secured by 1–4 family	5,350,561	5,371,572	5,221,117	5,483,610	4,578,325	-0.39	26.86	
Commercial real estate loans	11,179,531	10,636,457	10,548,474	10,738,802	10,501,039	5.11	21.61	
Construction and land development	1,592,032	1,555,337	1,604,664	1,501,588	1,493,212	2.36	85.67	
Multifamily	3,923,723	3,444,323	3,405,274	3,564,807	3,346,712	13.92	32.90	
Nonfarm nonresidential	5,663,776	5,636,797	5,538,536	5,672,407	5,661,115	0.48	5.22	
Real estate loans secured by farmland	280,284	319,234	307,177	368,412	378,013	-12.20	-5.18	
Total investment securities	3,795,124	2,972,165	3,005,795	2,885,075	3,031,189	27.69	50.34	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	838,977	757,953	762,204	643,604	39,656	10.69		
Municipal securities	283,409	264,486	279,510	261,094	309,171	7.15	-6.58	
Mortgage-backed securities	2,603,580	1,879,350	1,893,878	1,913,244	2,631,887	38.54	17.33	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	69,158	70,376	70,203	67,133	50,475	-1.73	330.10	
Available-for-sale securities	3,723,171	2,898,700	2,932,558	2,814,682	2,977,108	28.44	47.74	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	838,977	757,953	762,204	643,604	39,656	10.69		
Municipal securities	283,409	264,486	279,510	261,094	309,171	7.15	-6.58	
Mortgage-backed securities	2,600,785	1,876,261	1,890,844	1,909,984	2,628,281	38.62	17.44	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	785	861	848	1,003	1,038	-8.83	-12.00	
Available-for-sale securities appreciation (depreciation)	37,522	139,571	131,056	24,434	-68,779	-73.12	37.89	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	1,084,925	943,963	890,228	820,420	1,554,049	14.93	-38.34	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	11,121,136	9,475,256	9,632,803	1,411,065	1,027,905	17.37	854.44
NOW, ATS and transaction accounts	3,813,951	2,975,288	3,074,636	431,912	353,361	28.19	904.78
Time deposits less brokered deposits < \$250K	1,134,366	1,863,022	1,672,521	2,307,928	1,762,612	-39.11	
MMDA and other savings accounts	10,050,464	8,966,197	9,063,540	15,997,352	15,764,954	12.09	-32.16
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	26,119,917	23,279,763	23,443,500	20,148,257	18,908,832	12.20	58.53
Time deposits of \$250K or more	524,753	1,012,263	899,563	1,231,973	979,610	-48.16	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	467,760	388,028	375,384	311,308	297,151	20.55	51.15
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	153	990,153	765,153	537,968	125,153	-99.98	-99.94
Other borrowings w/remaining maturity over 1 year	6,214	26,321	6,329	492,433	635,553	-76.39	-99.04
Brokered deposits < \$250K	263,736	377,769	279,168	1,101,358	1,249,045	-30.19	
Noncore funding	1,262,616	2,794,534	2,325,597	3,675,040	3,286,512	-54.82	-65.46
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	387,606	335,370	343,485	363,308	389,594	15.58	7.33
Other liabilities	398,961	417,530	418,016	346,289	298,401	-4.45	20.34
Total liabilities	28,169,100	26,827,197	26,530,598	24,532,894	22,883,339	5.00	35.27
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	3,329,128	3,409,775	3,409,748	3,418,403	3,424,855	-2.37	-3.35
Common surplus	100,703	90,124	92,597	83,342	75,765	11.74	73.80
Retained earnings	-727,661	-1,024,677	-920,513	782,621	614,736		
Accumulated other comprehensive income	20,209	135,022	122,745	29,549	-58,914	-85.03	21.22
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,722,379	2,610,244	2,704,577	4,313,915	4,056,442	4.30	-30.56
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,722,379	2,610,244	2,704,577	4,313,915	4,056,442	4.30	-30.56
Total liabilities and capital	30,891,479	29,437,441	29,235,175	28,846,809	26,939,781	4.94	24.84
Memoranda							
Non-interest-bearing deposits	11,121,136	9,475,256	9,632,803	6,913,459	6,667,468	17.37	85.53
Interest-bearing deposits	15,787,270	15,194,539	14,989,428	15,568,129	14,470,019	3.90	22.15
Total deposits	26,908,406	24,669,795	24,622,231	22,481,588	21,137,487	9.07	42.23
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,704,577	4,313,915	4,313,915	4,056,442	4,014,786		
Accounting restatements	0	-40,181	-40,181	-244	-45,419		
Net income	331,946	-1,674,150	-1,523,420	354,095	316,263		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-72,514	-1,847	599	1,126	-4,384		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	139,094	92,966	139,532	185,967	181,172		
Change in other comprehensive income	-102,536	105,473	93,196	88,463	-43,632		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,722,379	2,610,244	2,704,577	4,313,915	4,056,442		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	54.42	36.06	84	55.46	36.66	86	54.99	36.22	86	57.51	37.78	85	57.38	37.19	86
Commercial and industrial loans	14.10	11.11	70	18.25	14.40	70	17.60	13.52	71	12.36	12.02	55	12.53	12.85	53
Loans to individuals	0.63	3.60	30	1.08	3.57	44	1.01	3.40	43	1.42	4.20	45	2.18	4.31	50
Loans to depository institutions and acceptances of other banks	0	0.02	70	0	0.03	64	0	0.03	66	0	0.04	61	0	0.05	28
Agricultural loans.....	0.55	0.21	84	0.74	0.20	87	0.62	0.19	86	0.99	0.24	88	1.08	0.30	87
Other loans and leases.....	2.56	4.26	43	2.97	4.66	45	2.90	4.63	44	2.98	5.01	40	3.26	5	39
Net loans and leases.....	71.43	58.81	84	77.33	63	87	75.99	61.58	89	74.71	63.77	79	75.89	63.98	82
Debt securities over 1 year.....	11.98	18.32	25	9.79	14.80	25	9.97	15.55	26	9.62	14.60	19	10.86	14.63	31
Mutual funds and equity securities	0.22	0.05	90	0.24	0.06	89	0.24	0.05	90	0.23	0.06	91	0.19	0.06	85
Subtotal	83.63	78.17	69	87.37	79.07	83	86.20	78.16	83	84.56	79.65	57	86.94	79.97	74
Interest-bearing bank balances	10.84	9.37	64	6.28	6.40	50	7.54	7.51	53	3.40	3.06	64	1.07	3.04	30
Federal funds sold and reverse repos	0	0.53	56	0	0.80	54	0	0.82	52	0	1.57	51	0	1.66	47
Debt securities 1 year or less	0.08	1.51	9	0.07	1.85	6	0.07	1.68	6	0.15	1.91	10	0.20	1.96	17
Trading assets	0.04	0.58	45	0.04	1.04	39	0.04	1.01	37	0.05	1.19	37	0.04	1.33	38
Total earning assets.....	94.59	91.57	84	93.75	90.87	80	93.86	91.05	80	88.15	89.53	33	88.25	89.74	31
Non-interest cash and due from depository institutions.....	1.28	0.99	75	1.26	1.03	69	1.23	1.07	60	1.33	1.14	64	1.24	1.21	52
Other real estate owned.....	0.01	0.01	43	0.01	0.03	32	0.01	0.02	32	0.01	0.03	35	0.04	0.04	61
All other assets.....	4.13	7.39	10	4.98	8.03	16	4.92	7.82	16	10.52	9.27	69	10.51	8.98	70
Memoranda															
Short-term investments	10.92	12.31	51	6.35	10.21	38	7.61	11.17	36	3.55	7.63	42	1.27	7.80	10
U.S. Treasury securities.....	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	2.72	0.75	87	2.57	0.59	91	2.61	0.63	90	2.23	0.54	89	0.15	0.69	44
Municipal securities	0.92	1.70	52	0.90	1.60	51	0.96	1.69	51	0.91	1.34	54	1.15	1.62	52
Mortgage-backed securities	8.43	13.46	27	6.38	11.20	22	6.48	11.75	22	6.63	11.44	22	9.77	11.13	44
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	8	0	0.40	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	1.14	0.50	82	2.32	0.52	92	2.62	0.52	92	1.78	0.39	92	0.62	0.30	78
Loans held for investment	71.12	58.34	84	76.18	63.22	87	74.50	61.72	87	73.48	63.50	77	75.81	63.93	82
Real estate loans secured by 1–4 family	17.32	11.57	75	18.25	12.28	74	17.86	11.91	75	19.01	13.29	72	16.99	13.46	65
Revolving	3.59	1.44	92	3.88	1.72	90	3.78	1.66	89	4.14	2.07	80	4.14	2.27	78
Closed-end, secured by first liens	13.67	9.73	71	14.28	10.10	74	14	9.81	72	14.77	10.69	74	12.70	10.57	63
Closed-end, secured by junior liens	0.06	0.19	32	0.09	0.24	31	0.08	0.22	32	0.10	0.28	37	0.15	0.31	40
Commercial real estate loans	36.19	22.35	86	36.13	22.30	83	36.08	22.22	84	37.23	22.23	86	38.98	21.58	89
Construction and land development	5.15	3.40	71	5.28	3.47	74	5.49	3.40	78	5.21	3.44	74	5.54	3.51	77
Multifamily.....	12.70	3.32	93	11.70	3.10	92	11.65	3.12	93	12.36	3.01	92	12.42	2.72	94
Nonfarm nonresidential	18.33	14.65	63	19.15	14.72	65	18.94	14.72	64	19.66	14.69	63	21.01	14.44	69
Real estate loans secured by farmland.....	0.91	0.35	81	1.08	0.33	83	1.05	0.33	82	1.28	0.36	84	1.40	0.41	84

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	75.31	60.51	76	70.65	56.15	74	71.31	57.15	73	76.42	57.46	77	75.08	56.49	75
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	23.97	20	64	23.24	19.51	61	23.16	19.43	62	25.26	20.75	63	22.24	21.10	52
Real estate loans secured by 1–4 family.....	4.97	2.47	84	4.94	2.66	80	4.90	2.64	81	5.50	3.15	78	5.42	3.50	72
Revolving	19	17.35	60	18.30	16.64	61	18.26	16.59	60	19.76	17.39	63	16.82	17.39	47
Closed-end.....	50.08	37.13	72	46.02	33.63	72	46.79	34.63	71	49.47	33.52	79	51	32.14	84
Construction and land development.....	7.13	5.69	64	6.73	5.18	65	7.12	5.26	70	6.92	5.09	69	7.25	5.20	72
1–4 family.....	2.93	1.19	85	3.15	0.94	90	3.14	0.93	91	3.22	0.94	90	3.52	1.02	91
Other	4.20	4.46	51	3.58	4.09	48	3.97	4.19	53	3.70	4.02	52	3.73	4.05	52
Multifamily.....	17.58	5.41	92	14.90	4.78	92	15.10	4.96	91	16.42	4.69	92	16.25	4.10	94
Nonfarm nonresidential	25.37	24.45	46	24.39	22.19	51	24.57	22.93	49	26.13	22.15	57	27.50	21.40	63
Owner-occupied.....	9.46	8.31	57	9.31	7.46	65	9.20	7.68	60	10.11	7.72	65	10.59	8.03	64
Other.....	15.91	15.83	50	15.08	14.52	52	15.36	14.95	51	16.01	14.34	57	16.90	13.38	60
Real estate loans secured by farmland.....	1.26	0.61	79	1.38	0.52	82	1.36	0.54	82	1.70	0.55	83	1.84	0.63	81
Loans to depository institutions and acceptances of other banks.....	0	0.03	70	0	0.06	62	0	0.06	66	0	0.11	60	0	0.12	28
Commercial and industrial loans	19.52	19.45	57	23.24	22.98	55	22.82	22.17	56	16.43	19.53	42	16.39	20.32	39
Loans to individuals	0.87	6.58	27	1.38	6.23	38	1.31	6.13	36	1.89	7.13	40	2.85	7.36	46
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.76	0.38	82	0.94	0.31	86	0.81	0.32	83	1.31	0.37	87	1.41	0.46	84
Other loans and leases.....	3.54	8.42	33	3.78	9.11	39	3.76	9.09	36	3.95	9.85	35	4.27	9.66	35
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	570.28	383.43	85	582.67	387.92	85	555.76	381.27	82	626.46	391.26	88	628.19	379.80	93
Real estate loans secured by 1–4 family.....	181.51	124.74	77	191.70	130.23	74	180.49	125.03	74	207.06	138.18	77	186.06	137.84	67
Revolving	37.64	15.53	91	40.76	18.32	86	38.15	17.42	88	45.11	21.26	84	45.32	23.33	81
Closed-end.....	143.88	107.54	73	150.94	110.40	73	142.34	106.14	68	161.95	115.20	76	140.75	112.79	63
Commercial real estate loans	379.26	238.58	84	379.58	237.16	83	364.65	234.65	82	405.49	229.44	89	426.76	219.72	90
Construction and land development.....	54.01	36.07	72	55.51	36.48	72	55.47	35.62	74	56.70	34.95	74	60.68	35.36	79
1–4 family.....	22.17	7.44	90	25.95	6.64	94	24.50	6.34	93	26.36	6.61	94	29.47	7.04	97
Other	31.84	28.34	58	29.56	28.60	53	30.97	28.16	56	30.34	27.32	57	31.21	27.26	59
Multifamily.....	133.11	35.29	92	122.92	32.93	91	117.72	32.74	91	134.61	31.04	91	136.01	27.85	94
Nonfarm nonresidential	192.14	156.30	65	201.16	156.60	60	191.46	155.06	59	214.19	152.10	65	230.07	147.22	75
Owner-occupied.....	71.65	52.63	68	76.76	52.43	73	71.74	52.37	69	82.91	53.07	74	88.64	54.89	75
Other	120.49	100.99	59	124.40	101.87	59	119.72	100.54	59	131.28	97.41	65	141.43	91.80	70
Real estate loans secured by farmland.....	9.51	3.67	81	11.39	3.43	83	10.62	3.44	83	13.91	3.60	86	15.36	4.02	86
Loans to depository institutions and acceptances of other banks.....	0.02	0.20	70	0.01	0.31	63	0.01	0.28	66	0	0.44	60	0	0.54	28
Commercial and industrial loans	147.80	116.17	69	191.70	150.16	68	177.83	139.91	70	134.65	122.02	58	137.17	128.82	55
Loans to individuals	6.57	36.56	31	11.39	36.83	43	10.18	37.47	42	15.46	43.51	45	23.87	42.67	51
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	5.78	2.03	84	7.77	1.99	88	6.30	1.88	85	10.73	2.18	88	11.83	2.72	88
Other loans and leases.....	26.82	47.63	41	31.20	49.92	43	29.30	49.54	42	32.41	52.44	41	35.69	51.79	42
Supplemental															
Non-owner occupied CRE loans / Gross loans	40.62	29.25	76	36.72	26.62	75	37.59	27.32	75	39.36	26.45	83	40.42	24.79	84
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	307.63	187.63	85	302.85	186.45	86	292.96	183.76	86	322.62	178.57	86	338.22	167.93	91
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	379.28	244.92	84	379.61	243.47	82	364.70	240.85	81	405.53	236.10	89	426.85	225.98	89

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.92	12.31	51	6.35	10.21	38	7.61	11.17	36	3.55	7.63	42	1.27	7.80	10
Liquid assets	23.30	29.12	37	16.54	24.65	26	17.88	26.22	28	13.63	22.44	23	12.26	22.72	17
Investment securities	12.29	20.37	21	10.10	17.19	21	10.28	17.85	17	10	16.99	17	11.25	17.27	23
Net loans and leases	71.43	58.81	84	77.33	63	87	75.99	61.58	89	74.71	63.77	79	75.89	63.98	82
Net loans, leases and standby letters of credit	71.82	59.61	83	77.68	63.89	87	76.39	62.48	88	75.06	64.84	79	76.11	65.07	82
Core deposits	84.55	75.52	91	79.08	69.20	78	80.19	70.67	80	69.85	63.09	57	70.19	62.13	60
Noncore funding	4.09	10.15	23	9.49	15.53	40	7.95	14.13	37	12.74	19.36	36	12.20	21.34	27
Time deposits of \$250K or more	1.70	1.67	57	3.44	2.35	71	3.08	2.11	72	4.27	2.94	73	3.64	2.89	69
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.51	1.19	72	1.32	1.44	61	1.28	1.47	62	1.08	1.94	52	1.10	1.97	50
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.51	0.54	80	1.32	0.59	72	1.28	0.54	74	1.08	0.48	65	1.10	0.54	64
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	29	3.36	1.75	77	2.62	1.24	78	1.86	3.01	39	0.46	3.67	18
Earning assets that reprice within 1 year	43.70	38.80	63	50.44	38.76	81	49.68	39.38	77	44.47	39.29	66	43	40.29	60
Interest-bearing liabilities that reprice within 1 year	4.74	6.64	46	9.44	8.86	67	8.04	8.20	63	11.16	10.19	69	9.68	10.01	55
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	38.95	30.83	69	41	27.76	80	41.64	29.11	80	33.31	26.63	66	33.32	27.38	62
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.17	-3.31	33	3.60	6.19	45	0.40	3.20	45	10.87	14.45	37	12.57	16.62	40
Net short-term noncore funding dependence	-8.80	-9.17	42	2.79	-2.71	66	-0.36	-4.76	65	6.68	3.38	54	6.89	4.66	48
Short-term investment / Short-term noncore funding	306.51	304.29	65	72.28	149.65	34	104.21	184.19	35	38.57	77.77	44	17.50	66.46	25
Liquid assets - short-term noncore funding / Nonliquid assets	25.73	36.72	38	9.29	24.47	28	12.89	28.18	28	5.12	16.97	30	5.69	16.04	34
Net loans and leases / Total deposits	82	73.05	74	92.28	82.06	80	90.23	79.43	78	95.86	90.31	65	96.72	90.08	68
Net loans and leases / Core deposits	84.48	78.83	65	97.79	92.26	67	94.77	88.34	71	106.96	103.93	64	108.12	105	66
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.03	0.50	37	0.03	1.73	14	0.03	1.57	14	0.04	0.72	20	0.04	-0.82	83
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.37	1.06	62	5.51	4.54	67	4.97	4.31	64	0.98	1.36	43	-2.97	-1.98	22
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0.07	13.65	31	0.10	11.41	35	0.10	11.38	33	0.11	12.67	32	0.12	16.19	27
Available-for-sale securities	98.10	84.59	61	97.53	86.72	52	97.56	87.23	54	97.56	85.40	60	98.22	81.88	72
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	22.11	4.24	91	25.50	3.94	96	25.36	4.01	96	22.31	3.49	96	1.31	4.02	51
Municipal securities	7.47	8.38	61	8.90	9.87	59	9.30	9.83	60	9.05	7.75	65	10.20	9.16	58
Mortgage-backed securities	68.60	66.09	53	63.23	66.61	43	63.01	66.64	45	66.32	67.43	45	86.83	65.45	82
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.01	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	1.82	0.29	94	2.37	0.38	95	2.34	0.35	95	2.33	0.40	95	1.67	0.42	91
Debt securities 1 year or less	0.67	8.18	9	0.65	11.25	5	0.70	10.55	7	1.52	11.86	10	1.82	11.91	15
Debt securities 1 to 5 years	19.83	17.39	60	25.12	17.70	68	24.86	17.03	68	23.77	17.94	64	8.23	19.18	35
Debt securities over 5 years	77.68	72.07	53	71.86	68.10	46	72.10	69.86	47	72.38	66.02	47	88.29	64.73	82
Pledged securities	28.59	33.37	45	31.76	37.16	39	29.62	35.67	42	28.44	30.57	52	51.27	33.30	74
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	80.60	64.27	67	134.79	124.80	62	117.19	183.32	49	199.16	26.69	93	5.30	6.77	52
Investment securities	27.69	32.48	51	2.57	20.30	22	4.18	23.62	24	-4.82	11.75	15	-1.25	9.42	27
Core deposits	12.20	16.96	32	17.37	26	22	16.35	26.88	18	6.55	11.23	43	2.22	7.29	34
Noncore funding	-54.82	-21.64	9	-32.26	-6.57	18	-36.72	-12.18	21	11.82	6.59	65	29.04	10.67	82

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			5,556,210	5,620,546	5,414,990
Commit: Secured commercial real estate loans	1,698,418	1,541,273	1,497,795	1,485,370	1,679,597
Commit: Unsecured real estate loans	4,588	2,876	3,081	0	1,500
Credit card lines (reported semiannually, June/Dec)			134,446	120,882	82,602
Securities underwriting	0	0	0	0	0
Standby letters of credit	122,079	101,977	115,797	101,377	60,495
Commercial and similar letters of credit	0	0	0	4,931	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	115,472	75,473	74,688	46,285	50,311
Credit derivatives - notional amount (holding company as beneficiary)	87,491	98,819	98,582	95,503	25,104
Credit derivative contracts w/ purchased credit protection-investment grade..	115,472	75,473	74,688	46,285	50,311
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	555,170	1,029,734	1,003,221	668,177	326,249
Written options contracts (interest rate)	432,658	950,570	821,073	289,136	174,134
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	6,680,911	6,283,354	6,218,030	5,759,227	4,170,004
Futures and forward foreign exchange	23,866	47,183	45,997	50,600	50,422
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					19.01	22.01	47	19.48	23.52	44	20.10	24.05	49		
Standby letters of credit	0.40	0.66	42	0.35	0.72	36	0.40	0.71	41	0.35	0.84	32	0.22	0.92	19
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0.02	0.02	67	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.37	0.24	73	0.26	0.39	67	0.26	0.35	68	0.16	0.42	65	0.19	0.52	68
Credit derivatives - notional amount (holding company as beneficiary)	0.28	0.18	74	0.34	0.33	75	0.34	0.30	75	0.33	0.52	76	0.09	0.75	69
Credit derivative contracts w/ purchased credit protection-investment grade..	0.37	0.18	79	0.26	0.24	76	0.26	0.25	76	0.16	0.30	74	0.19	0.52	77
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	24.90	47.31	60	28.23	51.49	64	27.67	48.62	63	23.46	68.47	55	17.52	65.81	50
Interest rate contracts	24.82	35.15	63	28.07	36.10	65	27.51	34.36	65	23.28	47.31	57	17.34	43.84	52
Interest rate futures and forward contracts	1.80	4.39	72	3.50	8.89	74	3.43	6.21	75	2.32	10.67	73	1.21	11.40	68
Written options contracts (interest rate)	1.40	1.69	66	3.23	2.33	77	2.81	2.18	75	1	2.47	64	0.65	2.16	58
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	21.63	20.27	65	21.34	20.71	64	21.27	20.83	62	19.96	28.86	64	15.48	26.74	56
Foreign exchange contracts	0.08	6.12	62	0.16	5.79	63	0.16	6.01	61	0.18	10.12	57	0.19	10.92	55
Futures and forward foreign exchange contracts	0.08	3.76	64	0.16	3.70	65	0.16	3.47	63	0.18	5.23	61	0.19	5.22	58
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					24.62	42.82	30	26.91	45.53	34	27.79	44.93	33		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	7,692,605	8,310,841	8,088,321	6,767,140	4,720,809
Interest rate contracts	7,668,739	8,263,658	8,042,324	6,716,540	4,670,387
Foreign exchange contracts.....	23,866	47,183	45,997	50,600	50,422
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	579,036	1,076,917	1,049,218	718,777	376,671
Written options	432,658	950,570	821,073	289,136	174,134
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	432,658	950,570	821,073	289,136	174,134
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	6,680,911	6,283,354	6,218,030	5,759,227	4,170,004
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	7,692,605	8,310,841	8,088,321	6,767,140	4,720,809
Interest rate contracts	7,668,739	8,263,658	8,042,324	6,716,540	4,670,387
Foreign exchange contracts.....	23,866	47,183	45,997	50,600	50,422
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	7,375,418	7,435,744	7,341,936	6,524,288	4,596,986
One year or less	1,325,045	1,732,730	1,700,886	1,273,208	868,319
Over 1 year to 5 years	1,601,937	1,182,881	1,237,325	969,878	606,593
Over 5 years	4,448,436	4,520,133	4,403,725	4,281,202	3,122,074
Gross negative fair value (absolute value)	5,853	948	5,186	8,808	15,982
Gross positive fair value.....	206,199	379,337	338,309	150,574	49,485
Held for trading.....	0	0	0	0	0
Non-traded.....	206,199	379,337	338,309	150,574	49,485
Current credit exposure on risk-based capital derivative contracts	205,743	378,775	337,040	149,948	49,035
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.69	94.10	43	99.43	94.62	43	99.43	94.10	45	99.25	93.44	46	98.93	92.91	48
Foreign exchange contracts	0.31	3.22	61	0.57	3.07	62	0.57	3.49	61	0.75	3.20	59	1.07	3.39	60
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	7.53	12.59	54	12.96	14.59	60	12.97	14.05	59	10.62	13.49	62	7.98	12.78	55
Written options	5.62	7.18	59	11.44	8.60	70	10.15	8.18	69	4.27	5.91	54	3.69	6.60	51
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	5.62	6.91	60	11.44	8.13	70	10.15	7.73	71	4.27	5.10	57	3.69	5.49	54
Purchased options	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	86.85	71.71	61	75.60	67.37	48	76.88	68.76	50	85.11	69.75	56	88.33	70.34	61
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	99.69	56.22	69	99.43	54.32	70	99.43	53.82	71	99.25	52.22	72	98.93	50.60	71
Foreign exchange contracts	0.31	0.36	80	0.57	0.39	81	0.57	0.46	81	0.75	0.34	83	1.07	0.57	84
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	95.88	91.91	43	89.47	90.28	33	90.77	91.48	32	96.41	93.86	44	97.38	94.47	52
One year or less	17.22	27.90	48	20.85	31.66	50	21.03	32.05	49	18.81	32.17	47	18.39	32.51	46
Over 1 year to 5 years	20.82	29.78	38	14.23	27.15	33	15.30	27.06	32	14.33	30.45	31	12.85	31.16	24
Over 5 years	57.83	29.19	79	54.39	28.15	78	54.45	29.56	77	63.26	28.09	83	66.13	28.71	84
Gross negative fair value (absolute value)	0.08	1.18	10	0.01	1.65	3	0.06	1.55	5	0.13	0.83	11	0.34	0.72	17
Gross positive fair value	2.68	1.59	88	4.56	2.48	88	4.18	2.23	93	2.23	1.19	88	1.05	0.85	67
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	17	0	0.07	8	0	0.07	12	0	0.06	22	0.01	0.06	38
Gross positive fair value (X)	0.08	0.06	72	0.15	0.10	79	0.13	0.09	77	0.06	0.07	74	0.02	0.06	57
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.08	0.01	94	0.15	0.02	97	0.13	0.02	97	0.06	0.01	95	0.02	0.01	87
Current credit exposure (X)	0.08	0.05	78	0.15	0.07	84	0.13	0.06	83	0.06	0.05	75	0.02	0.04	66
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.90	0.59	77	1.75	0.91	82	1.57	0.85	82	0.67	0.73	76	0.23	0.53	63

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	328,401	157,629	157,629	144,871	140,608
Gross losses	48,368	60,555	84,496	75,705	66,050
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	10,908	9,205	13,394	15,948	14,408
Net losses	37,460	51,350	71,102	59,757	51,642
Provision for loan and lease losses	-33,381	188,771	191,875	72,515	55,905
Adjustments	0	49,999	49,999	0	0
Ending balance	257,560	345,049	328,401	157,629	144,871
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.15	-0.12	37	0.86	0.66	74	0.66	0.51	75	0.26	0.15	80	0.21	0.14	77
Provision for loan and lease losses / Average loans and leases	-0.20	-0.21	42	1.12	1.06	60	0.85	0.82	60	0.35	0.24	74	0.29	0.24	72
Provision for loan and lease losses / Net loan and lease losses	-89.11	-65.12	48	367.62	587.54	45	269.86	487.86	39	121.35	130.58	54	108.25	134.68	47
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	1.32	37	1.54	1.58	56	1.51	1.58	51	0.74	0.83	41	0.71	0.90	31
Allowance for loan and lease losses / Total loans and leases	1.15	1.30	37	1.49	1.55	54	1.46	1.55	47	0.73	0.81	42	0.70	0.89	31
Allowance for loan and lease losses / Net loans and leases losses (X)	5.16	17.40	18	5.04	11.29	36	4.62	11.58	28	2.64	8.03	26	2.81	7.54	23
Allowance for loan and lease losses / Nonaccrual assets	1,066.37	330.05	92	1,305.72	301.93	94	1,056.77	299.17	93	600.63	218.72	89	285.05	214.03	74
ALLL / 90+ days past due + nonaccrual loans and leases	498.74	271.93	83	446.05	249.38	85	486.15	244.34	89	222.36	151.73	76	146.10	160.51	58
Gross loan and lease losses / Average loans and leases	0.29	0.20	72	0.36	0.35	63	0.37	0.34	68	0.36	0.28	72	0.34	0.30	68
Recoveries / Average loans and leases	0.06	0.08	49	0.05	0.07	46	0.06	0.07	50	0.08	0.08	57	0.07	0.09	47
Net losses / Average loans and leases	0.22	0.12	76	0.30	0.28	65	0.32	0.27	67	0.29	0.21	73	0.27	0.22	71
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	12.91	25.09	28	12.16	24.77	17	17.69	33.98	21	24.15	36.22	34	25.77	41.30	36
Earnings coverage of net loan and lease losses (X)	10.88	26.30	33	-27.56	20.97	3	-17.78	22.91	3	9.06	24.40	35	9.27	21.75	33
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	42	-0.01	0.04	14	-0.01	0.04	14	0.03	0.01	73	0.01	0.02	54
Real estate loans secured by 1–4 family	-0.01	-0.01	40	-0.02	0.01	19	-0.03	0.01	16	0.01	0.01	54	0.01	0.01	47
Revolving	-0.01	-0.07	51	0	0.01	57	0.02	0.01	68	-0.01	0.02	27	0.02	0.03	50
Closed-end	-0.02	-0.01	36	-0.03	0.01	14	-0.04	0	12	0.01	0	64	0	0.01	50
Commercial real estate loans	0.01	0.04	46	0	0.06	10	0.01	0.07	28	0.05	0.01	80	0.01	0.01	66
Construction and land development	0	0.01	48	0	0	48	0	0	40	0	-0.01	47	-0.01	-0.03	51
1–4 family	0	0	19	0	0	59	0	0	22	0	0	23	0	-0.01	63
Other	0	0.01	47	0	0	42	0	0	43	0	-0.01	61	-0.01	-0.02	44
Multifamily	0	0.01	77	0	0	58	0	0	29	0	0	56	0	0	78
Nonfarm nonresidential	0.01	0.05	49	-0.01	0.08	5	0.01	0.11	29	0.09	0.02	87	0.03	0.02	64
Owner-occupied	0	0.01	31	0	0.02	3	0	0.02	4	0.01	0.01	74	0	0.01	24
Other	0.01	0.04	58	0	0.05	18	0.02	0.08	44	0.08	0.01	93	0.03	0.01	78
Real estate loans secured by farmland	0.02	-0.01	90	0	0.04	46	0	0.02	46	0	0.01	75	0.08	0	89
Commercial and industrial loans	0.97	0.19	96	0.92	0.46	82	1.02	0.47	84	1.10	0.37	90	0.93	0.31	90
Loans to individuals	0.72	0.72	61	1.01	1.25	58	0.99	1.13	58	0.95	1.17	52	0.53	1.16	32
Credit card loans	2.27			3.33			2.92			3.11				2.92	
Agricultural loans	-0.02	0.02	18	0.02	0.11	66	0.02	0.19	60	0.04	0.08	67	1.10	0.15	91
Loans to foreign governments and institutions	0			0			0			0			0		
Other loans and leases	0.81	0.09	96	1.99	0.14	96	1.95	0.15	96	1.30	0.15	95	1.37	0.14	97

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		41,327		66,162		72,708		43,121		39,676
90+ days past due loans and leases		27,489		50,931		36,475		44,645		48,335
Nonaccrual loans and leases.....		24,153		26,426		31,076		26,244		50,823
Total past due and nonaccrual loans and leases.....		92,969		143,519		140,259		114,010		138,834
Restructured 30–89 days past due		288		955		455		250		129
Restructured 90+ days past due		1,160		866		932		451		407
Restructured nonaccrual		70		11,900		289		0		18,026
Total restructured loans and leases		1,518		13,721		1,676		701		18,562
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		8,304		13,851		13,507		17,875		13,389
Other real estate owned.....		1,869		2,369		1,810		3,295		10,958
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.19	0.29	38	0.29	0.37	47	0.32	0.39	51	0.20
90+ days past due loans and leases	0.12	0.09	79	0.22	0.13	81	0.16	0.12	75	0.21
Nonaccrual loans and leases.....	0.11	0.54	9	0.11	0.66	5	0.14	0.66	6	0.12
90+ days past due and nonaccrual loans and leases.....	0.23	0.68	13	0.33	0.84	15	0.30	0.85	12	0.33
30–89 days past due restructured.....	0	0.01	50	0	0.01	58	0	0.01	47	0
90+ days past due restructured	0.01	0	82	0	0.01	76	0	0.01	79	0
Nonaccrual restructured.....	0	0.12	6	0.05	0.14	31	0	0.13	6	0
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.19	0.29	38	0.29	0.37	47	0.32	0.40	51	0.20
90+ days past due assets	0.12	0.09	79	0.22	0.13	80	0.16	0.12	75	0.21
Nonaccrual assets	0.11	0.55	9	0.11	0.67	5	0.14	0.67	6	0.12
30+ days past due and nonaccrual assets	0.42	1	15	0.62	1.25	23	0.62	1.29	19	0.53
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.17	0.40	17	0.26	0.52	22	0.23	0.52	21	0.25
90+ days past due and nonaccrual assets + other real estate owned	0.17	0.42	15	0.27	0.55	19	0.24	0.55	17	0.26
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.12	0.48	9	0.15	0.61	9	0.16	0.60	10	0.17
Allowance for loan and lease losses	13.89	67.85	5	12.89	66.38	4	14.55	66.66	4	30.52
Equity capital + allowance for loan and lease losses	1.20	4.12	10	1.50	5.10	11	1.58	4.97	11	1.08
Tier 1 capital + allowance for loan and lease losses.....	1.19	4.89	8	1.54	6.26	8	1.61	6.05	9	1.82
Loans and leases + other real estate owned	0.16	0.82	6	0.19	0.98	3	0.21	0.97	4	0.22

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.11	0.25	33	0.16	0.35	33	0.21	0.39	34	0.08	0.38	11	0.10	0.42	10
	90+ days past due	0.15	0.12	81	0.20	0.17	80	0.19	0.16	79	0.25	0.16	80	0.29	0.22	76
	Nonaccrual.....	0.04	0.60	7	0.08	0.70	7	0.06	0.76	7	0.05	0.46	8	0.16	0.57	16
Commercial and industrial	30–89 days past due.....	0.32	0.24	69	0.61	0.24	84	0.53	0.23	85	0.60	0.31	82	0.48	0.30	79
	90+ days past due	0.04	0.02	81	0.20	0.03	93	0.07	0.03	78	0.07	0.05	73	0.07	0.05	74
	Nonaccrual.....	0.30	0.65	30	0.23	0.80	17	0.36	0.75	28	0.42	0.83	31	0.66	0.76	52
Individuals	30–89 days past due.....	0.36	0.60	39	0.53	0.74	41	0.55	0.83	34	0.73	0.83	43	0.62	0.84	35
	90+ days past due	0.06	0.08	63	0.11	0.11	67	0.16	0.14	69	0.15	0.17	66	0.10	0.16	58
	Nonaccrual.....	0	0.17	9	0	0.24	8	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due.....	0	0.03	44	0	0.01	45	0	0	46	0	0	47			0
	90+ days past due	0	0	47	0	0	48	0	0	46	0	0	49			0
	Nonaccrual.....	0	0	47	0	0	49	0	0	47	0	0	48			0
Agricultural	30–89 days past due.....	3.60	0.11	99	0.01	0.15	58	1.41	0.17	93	0.01	0.24	53	0.06	0.17	62
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0.22	0.75	56
Foreign governments	30–89 days past due.....		0			3.73			0			0.07				0.01
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0.17			0.04			0.09			0.03				0.06
Other loans and leases	30–89 days past due.....	0.32	0.11	84	0.68	0.14	90	0.85	0.18	90	0.57	0.20	84	0.48	0.17	85
	90+ days past due	0.08	0.01	93	0.84	0.01	98	0.12	0.01	94	0.08	0.01	91	0.09	0.01	92
	Nonaccrual.....	0.57	0.13	89	0.16	0.19	66	0.32	0.15	75	0.33	0.13	81	0.43	0.14	85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.10	0.36	23	0.14	0.51	18	0.14	0.65	7	0.21	0.67	12	0.15	0.71	10
	90+ days past due	0.45	0.25	83	0.57	0.36	82	0.56	0.33	82	0.71	0.31	84	0.95	0.46	82
	Nonaccrual	0	0.76	1	0	0.91	1	0	0.89	1	0	0.73	0	0	0.86	0
Revolving	30–89 days past due	0.13	0.33	27	0.23	0.40	38	0.11	0.48	17	0.23	0.45	27	0.11	0.50	15
	90+ days past due	0.07	0.03	83	0.13	0.02	87	0.20	0.03	91	0.14	0.05	83	0.14	0.05	80
	Nonaccrual	0	1.05	6	0	1.28	4	0	1.13	5	0	1	5	0	1.17	4
Closed-end	30–89 days past due	0.09	0.36	26	0.11	0.52	17	0.15	0.65	8	0.20	0.70	13	0.17	0.75	13
	90+ days past due	0.55	0.27	83	0.69	0.41	81	0.66	0.38	82	0.87	0.35	83	1.21	0.53	83
Junior lien	Nonaccrual	0	0.71	1	0	0.89	1	0	0.87	1	0	0.70	1	0	0.84	0
	30–89 days past due	0	0.01	49	0	0.02	29	0	0.02	22	0.01	0.02	34	0.01	0.03	36
	90+ days past due	0	0	75	0.01	0	85	0	0	76	0	0	79	0.03	0	90
	Nonaccrual	0	0.04	6	0	0.05	7	0	0.04	12	0	0.04	8	0	0.06	6
Commercial real estate	30–89 days past due	0.12	0.16	51	0.14	0.21	46	0.26	0.26	64	0.02	0.18	15	0.08	0.17	28
	90+ days past due	0.01	0.01	60	0.02	0.02	71	0.02	0.02	71	0.02	0.03	62	0.01	0.03	56
	Nonaccrual	0.06	0.48	11	0.11	0.53	14	0.09	0.62	11	0.08	0.23	23	0.22	0.28	47
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	0.25	0.28	61	0.02	0.28	33	0	0.21	10
	90+ days past due	0.05	0.01	92	0.05	0.01	89	0.05	0.01	91	0.03	0.02	78	0	0.02	31
1–4 family	Nonaccrual	0	0.31	14	0	0.32	10	0	0.41	11	0.05	0.20	42	0.07	0.19	44
	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0.02	0.06	56	0	0.06	25
Other	90+ days past due	0.05	0	96	0.05	0	95	0.05	0	96	0.03	0	90	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0.05	0.02	83	0.07	0.02	81
	30–89 days past due	0	0.10	21	0	0.17	16	0.25	0.22	69	0	0.20	15	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0	0.26	12	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0.24	0.09	80	0.05	0.09	66	0	0.09	22	0	0.08	19	0	0.10	40
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0.13	0.08	76
Nonfarm non-residential	30–89 days past due	0.06	0.12	46	0.24	0.21	65	0.41	0.23	76	0.04	0.14	19	0.14	0.17	44
	90+ days past due	0	0.01	56	0.02	0.02	73	0.02	0.02	72	0.02	0.03	67	0.02	0.03	64
Owner Occupied	Nonaccrual	0.11	0.58	14	0.21	0.68	20	0.17	0.80	12	0.13	0.28	29	0.31	0.30	57
	30–89 days past due	0.03	0.04	53	0.02	0.07	36	0.01	0.07	20	0.03	0.07	34	0.11	0.09	62
Other	90+ days past due	0	0	71	0	0	69	0	0	74	0.02	0.01	74	0.01	0.01	68
	Nonaccrual	0.04	0.20	21	0.07	0.26	20	0.10	0.27	22	0.08	0.16	35	0.13	0.17	48
	30–89 days past due	0.03	0.07	54	0.22	0.13	73	0.41	0.14	84	0	0.07	21	0.03	0.07	46
	90+ days past due	0	0.01	34	0.02	0.01	80	0.01	0.01	80	0.01	0.01	67	0.01	0.01	68
	Nonaccrual	0.07	0.31	28	0.14	0.36	42	0.07	0.44	22	0.05	0.10	47	0.18	0.13	69
Farmland	30–89 days past due	0	0.13	30	0.91	0.24	86	0	0.11	30	0	0.23	23	0.12	0.25	58
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0.13	1.49	39	0.13	1.13	42	0.05	0.84	42	0.35	1.23	53
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	3,429,831	3,499,899	3,502,345	3,501,745	3,500,620										
Retained earnings	-675,614	-947,655	-848,658	782,621	614,736										
Accumulated other comprehensive income (AOCI)	20,209	135,022	122,745	29,549	-58,914										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,774,426	2,687,266	2,776,432	4,313,915	4,056,442										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	11,988	18,135	17,493	1,793,656	1,799,606										
Accumulated other comprehensive income-related adjustments	27,664	103,466	97,142	17,943	-51,296										
Other deductions from common equity tier 1 capital	-7,455	31,556	25,603	11,607	-7,618										
Subtotal:	2,742,229	2,534,109	2,636,194	2,490,709	2,315,750										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,742,229	2,534,109	2,636,194	2,490,709	2,315,750										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,742,229	2,534,109	2,636,194	2,490,709	2,315,750										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	451,000	451,000	451,000	451,000	451,000										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	198,081	270,933	260,732	162,735	149,393										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	649,081	721,933	711,732	613,735	600,393										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	649,081	721,933	711,732	613,735	600,393										
Exited advanced approach tier 2 capital															
Total capital	3,391,310	3,256,042	3,347,926	3,104,444	2,916,143										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	30,610,535	29,505,281	29,370,708	28,981,387	26,672,224										
Less: Deductions from common equity tier 1 capital	11,988	18,135	17,493	1,793,656	1,799,606										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	30,598,547	29,487,146	29,353,215	27,187,731	24,872,618										
Total risk-weighted assets	22,788,151	21,674,607	21,423,635	22,240,813	21,590,997										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.03	12.59	47	11.69	12.26	41	12.31	12.35	55	11.20	12.11	35	10.73	12.09	33
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.03	13.31	30	11.69	12.97	29	12.31	13.08	42	11.20	12.78	26	10.73	12.85	15
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.88	15.21	51	15.02	15.12	58	15.63	15.23	67	13.96	14.36	54	13.51	14.45	40
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.96	9.07	51	8.59	9.05	40	8.98	9.13	47	9.16	9.76	40	9.31	9.71	42
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72			7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		2,220			1,728			1,966			1,501			2,407		28.47	-33.79
Total property and casualty assets		2,220			1,728			1,966			1,501			2,407		28.47	-33.79
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		2,220			1,728			1,966			1,501			2,407		28.47	-33.79
Total property and casualty equity		2,220			1,728			1,966			1,501			2,407		28.47	-33.79
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		1,255			227			465			1,544			1,150		452.86	108.82
Total property and casualty		1,255			227			465			1,544			1,150		452.86	108.82
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		3,389			3,527			4,504			4,874			4,331		-3.91	49.96
Other insurance activities income		0			0			0			0			1		-100.00	
Insurance and reinsurance underwriting income		3,389			3,527			4,504			4,874			4,330		-3.91	53.70
Premiums		1,967			2,220			2,762			2,908			2,579		-11.40	44.63
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		1,967			2,220			2,762			2,908			2,579		-11.40	44.63
Insurance benefits, losses, expenses		415			568			790			925			1,039		-26.94	-45.18
Net assets of insurance underwriting subsidiaries		2,220			1,728			1,966			1,501			2,407		28.47	-33.79
Life insurance assets		325,645			326,120			323,469			320,612			313,627		-0.15	9.44

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1												
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0.01	0	84	0.01	0	81	0.01	0	81	0.01	0.01	78	0.01	0.01	79		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	53.46	76	100	54.17	76	100	53.67	76	100	51.47	79	100	56.12	78		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	46.54	24	0	45.83	23	0	46.33	23	0	48.53	20	0	43.88	21		
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53			
Insurance activities revenue / Adjusted operating income	0.35	0.38	69	0.38	0.41	70	0.35	0.41	70	0.41	0.47	71	0.35	0.47	69		
Premium income / Insurance activities revenue	58.04	2.90	94	62.94	2.06	95	61.32	2.84	95	59.66	7.32	89	59.55	4.86	92		
Credit related premium income / Total premium income	0	31.14	35	0	40.11	28	0	38.23	29	0	34.91	29	0	44.54	25		
Other premium income / Total premium income	100	68.86	65	100	59.89	71	100	61.77	70	100	65.09	70	100	55.46	75		
Insurance underwriting net income / Consolidated net income	0.38	0.02	92	-0.01	0.03	3	-0.03	0.03	3	0.44	0.08	88	0.36	0.08	89		
Insurance net income (P/C) / Equity (P/C)	75.38	28.21	88	17.52	10.18	70	23.65	15.59	73	102.86	19.86	95	47.78	15.64	82		
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99			
Insurance benefits, losses, expenses / Insurance premiums	21.10	-364.02	20	25.59	654.61	14	28.60	447.82	18	31.81	233.61	29	40.29	160.49	15		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	90	0.01	0	89	0.01	0	89	0.01	0	86	0.01	0	87		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.86	11.72	44	11.33	11.07	48	10.91	11.03	47	12.11	11.51	53	12.75	10.22	58		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			16,922			17,061			15,779			12,855			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0.06	0.75	80	0.06	0.75	79	0.05	1.39	74	0.05	1.79	73		

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	17,742	19,751	18,547	17,267	16,893
Real estate loans.....	17,239	17,770	16,509	17,108	16,653
Commercial and industrial loans	0	1,755	1,759	44	240
Loans to depository institutions and other banks acceptances	503	226	279	115	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	17,742	19,751	18,547	17,267	16,893
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86		0.38	0.43	58	0.28	0.64	55	2.27	0.29	90	6.67	1.53	85
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-10.17	-0.16	34	12.13	-0.58	75	7.41	-2.40	71	2.21	22.48	52	18.41	7.24	65
Total selected assets.....	-10.17	3.36	29	12.13	2.65	70	7.41	2.04	61	2.21	12.40	56	18.41	3.24	69
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,760,990	2,024,159	1,928,513	2,320,044	2,397,639	-13.00	-11.66
1–4 family residential loans		1,760,990	2,024,159	1,928,513	2,320,044	2,397,639	-13.00	-11.66
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		5.70	6.88	6.60	8.04	8.90		
1–4 family residential loans		5.70	6.88	6.60	8.04	8.90		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		24.92	24.88	24.70	27.50	25.50		
1–4 family residential loans		4.61	4.54	4.51	4.97	4.85		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0.26	0.67	0.62	0.98	1.80		
Auto loans and other consumer loans.....		18.09	21.37	21.02	14.84	14.68		
Commercial and industrial loans		52.12	48.53	49.15	51.70	53.17		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
						1-Year	5-Year	
Percent of Total Securitization Activities by Type								
Retained credit exposure.....	0	0	0	0	0		0	
1–4 family residential loans	0	0	0	0	0		0	
Home equity lines								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans								
All other loans and leases								
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0	
Seller's interest carried as securities and loans	0	0	0	0	0		0	
Home equity lines								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....	0	0	0	0	0		0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		0.01	
Dollar Amount in Thousands		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	0	0	0	0	0		0	
Home equity lines	0	0	0	0	0		0	
Credit card receivables.....	0	0	0	0	0		0	
Auto loans	0	0	0	0	0		0	
Commcial and industrial loans	0	0	0	0	0		0	
All other loans and leases.....	0	0	0	0	0		0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0		0	
90+ Days Past Due Securitized Assets								
1–4 family residential loans	0	0	0	0	0		0	
Home equity lines	0	0	0	0	0		0	
Credit card receivables.....	0	0	0	0	0		0	
Auto loans	0	0	0	0	0		0	
Commercial and industrial loans	0	0	0	0	0		0	
All other loans and leases.....	0	0	0	0	0		0	
Total 90+ days past due securitized assets	0	0	0	0	0		0	
Total past due securitized assets.....	0	0	0	0	0		0	
Net Losses on Securitized Assets								
1–4 family residential loans	0	0	0	0	0		0	
Home equity lines	0	0	0	0	0		0	
Credit card receivables.....	0	0	0	0	0		0	
Auto loans	0	0	0	0	0		0	
Commercial and industrial loans	0	0	0	0	0		0	
All other loans and leases.....	0	0	0	0	0		0	
Total net losses on securitized assets.....	0	0	0	0	0		0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.07	0.08	0.10	0.13	0.10
Home equity lines	0.13	0.23	0.11	0.23	0.11
Credit card receivables					
Commercial and industrial loans	0.32	0.61	0.53	0.60	0.48
All other loans and leases	0.18	0.21	0.31	0.08	0.13
Total managed loans past due 30–89 days	0.17	0.26	0.30	0.18	0.17
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.39	0.47	0.45	0.56	0.71
Home equity lines	0.07	0.13	0.20	0.14	0.14
Credit card receivables					
Commercial and industrial loans	0.04	0.20	0.07	0.07	0.07
All other loans and leases	0.01	0.08	0.03	0.03	0.02
Total managed loans past due 90+ days	0.11	0.20	0.15	0.19	0.21
Total Past Due Managed Assets	0.29	0.47	0.45	0.37	0.38
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.01	-0.02	-0.03	0.01	0
Home equity lines	-0.01	0	0.02	-0.01	0.02
Credit card receivables					
Commercial and industrial loans	0.97	0.92	1.02	1.10	0.93
All other loans and leases	0.07	0.16	0.16	0.16	0.16
Net Losses on Managed Assets Percent of Total Managed Assets	0.21	0.27	0.29	0.25	0.22

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		350,000	163,000	213,000	216,000	206,500	114.72	178.88
Dividends		350,000	163,000	213,000	216,000	206,500	114.72	178.88
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		9,279	368	464	3,143	5,957	2421.47	2528.61
Dividends		9,279	368	464	3,143	5,957	2421.47	2528.61
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		359,279	163,368	213,464	219,143	212,457	119.92	185.48
Securities gains (losses)		0	0	0	0	0		
Other operating income		4,638	11	11	20	1,154	42063.64	
Total operating income		363,917	163,379	213,475	219,163	213,611	122.74	200.40
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		0	0	0	0	0		
Other expenses		15,234	15,043	19,059	26,455	24,739	1.27	12.78
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		15,234	15,043	19,059	26,455	24,739	1.27	12.78
Income (loss) before taxes		348,683	148,336	194,416	192,670	188,872	135.06	223.95
Applicable income taxes (credit)		-2,392	-3,082	-4,245	-5,742	-5,052		
Extraordinary items								
Income before undistributed income of subsidiaries		351,075	151,418	198,661	198,412	193,924	131.86	207.54
Equity in undistributed income of subsidiaries		-19,129	-1,825,568	-1,722,081	155,683	122,339		
Bank subsidiaries		-11,980	-1,826,497	-1,723,524	154,866	126,961		
Nonbank subsidiaries		-7,149	929	1,443	817	-4,622		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		331,946	-1,674,150	-1,523,420	354,095	316,263		102.82
Memoranda								
Bank net income		338,020	-1,663,497	-1,510,524	370,866	333,461		94.39
Nonbank net income		2,130	1,297	1,907	3,960	1,335	64.23	44.11
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,838,438	90.57	2,815,206	94.39	2,913,649	94.56	4,590,888	4,360,959	0.83	-32.52
Common and preferred stock		2,838,438	90.57	2,815,206	94.39	2,913,649	94.56	4,590,888	4,360,959	0.83	-32.52
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		16,225	0.52	29,740	1	30,266	0.98	29,126	28,354	-45.44	-62.17
Common and preferred stock		16,221	0.52	29,740	1	30,266	0.98	28,406	27,559	-45.46	-59.56
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		4	0	0	0	0	0	720	795	0	-99.86
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		277,512	8.86	137,090	4.60	136,745	4.44	130,368	116,245	102.43	200.16
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		367	0.01	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		1,311	0.04	617	0.02	523	0.02	518	8,478	112.48	-71.05
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,133,853	100.00	2,982,653	100.00	3,081,183	100.00	4,750,900	4,514,036	5.07	-27.90
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		22,859	0.73	36,619	1.23	32,705	1.06	73,105	67,186	-37.58	-64.50
Balance due to subsidiaries and related institutions		388,615	12.40	335,790	11.26	343,901	11.16	363,880	390,408	15.73	7.46
Total liabilities		411,474	13.13	372,409	12.49	376,606	12.22	436,985	457,594	10.49	-3.42
Equity Capital		2,722,379	86.87	2,610,244	87.51	2,704,577	87.78	4,313,915	4,056,442	4.30	-30.56
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		3,329,128	106.23	3,409,775	114.32	3,409,748	110.66	3,418,403	3,424,855	-2.37	-3.35
Common surplus		100,703	3.21	90,124	3.02	92,597	3.01	83,342	75,765	11.74	73.80
Retained earnings		-727,661	-23.22	-1,024,677	-34.35	-920,513	-29.88	782,621	614,736		
Accumulated other comprehensive income		20,209	0.64	135,022	4.53	122,745	3.98	29,549	-58,914	-85.03	21.22
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		3,133,853	100.00	2,982,653	100.00	3,081,183	100.00	4,750,900	4,514,036	5.07	-27.90
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		386,625	12.34	334,333	11.21	342,291	11.11	361,361	387,444	15.64	7.35
Notes payable to subsidiaries that issued TPS		386,625	12.34	334,333	11.21	342,291	11.11	361,361	387,444	15.64	-16.16
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		706	0.02	102	0	98	0	91	278	592.16	841.33
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	16.42	12.52	81	-71.83	6.29	0	-51.04	7.29	1	8.42	9.68	28	7.88	10.40	22
Bank net income / Average equity investment in banks	15.46	12.35	79	-68.97	6.43	0	-47.87	7.45	1	8.27	10.51	24	7.75	11.19	14
Nonbank net income / Average equity investment in nonbanks	13.46	13.18	63	6.01	8.01	53	6.56	9.75	51	14.20	7.89	71	4.99	7.10	49
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	101.83	96.45	53		87.60			88.16		104.74	82.22	65	105.44	82.56	69
Nonbank net income / Parent net income	0.64	3.22	47		4.43			3.59		1.12	5.93	57	0.42	3.78	45
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	15.11	16.51	59	14.27	20.37	51	13.92	20.06	51	10.13	20.43	46	11.28	20.88	49
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	14.20	13.41	62	12.81	17.04	51	12.66	16.67	52	8.38	16.36	45	9.55	17.10	49
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0.03	0.10	84	0	0.05	84	0	0.06	82	0	0.05	81	0.01	0.14	78
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	104.86	103.15	66	108.99	103.27	80	108.85	102.81	82	107.08	103.22	73	108.19	103.10	78
Total investment in subs / Equity capital	104.86	108.29	52	108.99	110.46	67	108.85	110.16	68	107.10	111.07	58	108.21	112.48	61
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.30	0.27	57		0.69			0.47		0.86	0.36	73	1.05	0.35	80
Equity investment in subs – equity cap / Net income-div (X)	0.51	0.85	47		2.31			1.82		1.82	1.22	75	2.46	1.22	84
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	237.36	152.56	80	154.12	128.63	72	137.28	136.59	60	105.88	177.68	25	106.19	162.34	27
Cash from ops + noncash items + op expense / Op expense + dividend	236.83	155.61	80	109.77	142.45	38	107.21	147.24	30	109.98	190.27	21	106.98	174.91	21
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	191.72	94.59	90	104.37	140.42	39	103.13	134.08	38	106.68	116.34	44	95.86	103.19	38
Pretax operating income + interest expense / Interest expense		1,645.53			1,826.91			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,928.32	1,896.20	85	1,328.56	1,413.95	68	1,377.29	1,539.23	65	943.38	1,632.83	41	969.78	1,369.37	49
Dividends + interest from subsidiaries / Interest expense + dividends	258.30	174.48	76	175.73	144.62	70	152.99	150.43	60	117.84	210.80	21	117.27	188.90	28
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	470.18	40.79	93		26.65			35.64		3,891.15	57.11	98	1,137.64	33.93	98
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.79	3.29	85	4.46	3.69	61	4.35	3.85	59	1.72	2.64	49	1.53	2.61	47
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.01	1.76	39	0.06	2.95	47	0.07	2.66	47	0.06	5.62	42	0.06	5.50	39
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	39.62	69.90	32	61.40	84.44	35	70.24	81.10	47	93.73	57.84	80	93.42	57.26	81
Dividends declared / Net income	41.90	27.22	81		49.77			42.29		52.52	33.08	82	57.29	27.33	92
Net income – dividends / Average equity.....	9.54	9.25	60	-75.82	3.19	0	-55.72	4.14	0	4	6.46	19	3.37	7.33	9
Percent of Dividends Paid															
Dividends from bank subsidiaries	251.63	160.45	75	175.33	130.19	71	152.65	132.17	61	116.15	178.13	33	113.98	157.73	35
Dividends from nonbank subsidiaries	6.67	6.19	74	0.40	3.74	67	0.33	3.41	63	1.69	7.53	63	3.29	7.13	71
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	258.30	213.42	69	175.73	167.02	65	152.99	174.85	53	117.84	260.40	22	117.27	215.26	21
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	103.54	43.30	95		61.85			60.28		58.24	66.55	37	61.93	60.71	54
Interest income from bank subsidiaries.....	0	0.11	25		0.48			0.36		0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	0.87	38		1.79			1.47		0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46		0			0		0	0	46	0	0	47
Operating income from bank subsidiaries	103.54	48.70	92		71.13			62.88		58.24	69.36	34	61.93	63.43	52
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	435.63	66.90	96	28.37	52.29	50	24.33	56.39	45	79.37	82.95	56	446.22	51.40	95
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	435.63	94.31	95	28.37	70.62	43	24.33	79.84	35	79.37	150.41	43	446.22	99.33	92
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.18	72.55	56	99.77	68	80	99.78	69.76	83	98.56	67.32	71	96.67	65.18	64
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	96.18	82.68	45	99.77	80.80	68	99.78	82.20	75	98.56	78.80	56	96.67	74.20	45
Dividends from nonbank subsidiaries	2.55	3.56	70	0.23	2.36	64	0.22	1.95	61	1.43	2.65	66	2.79	2.57	74
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	2.55	5.69	62	0.23	5.80	52	0.22	4.70	50	1.43	7.29	54	2.79	7.64	65
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.03			27.05			27.08			28.33			26.53	